

CLAIMS

SUB C17

1. A computer implemented remittance payment process, comprising the steps of:

receiving a payor request to make a payment to a payee having a plurality of payment remittance centers, the request including information identifying a payor account number with the payee;

processing the account number to select a single remittance center of the plurality remittance centers to which payment is to be made; and

directing payment to the single remittance center.

2. The computer implemented remittance payment process of claim 1, wherein the account number is processed to identify information of the account number which corresponds to the single remittance center.

3. The computer implemented remittance payment process of claim 2, wherein the identified information of the account number includes one or more alphanumeric characters identifying a single remittance center.

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of

accessing the database to locate any payee records corresponding to the eleven digit zip code.

transforming the account number into an altered account number according to the alteration rules.

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5 identifying a payor account number with a payee;

10 a processor configured to process the account number
to select a single payment remittance center of the plurality
of payment remittance centers to which payment should be made,
and to generate a signal directing payment to the single
payment remittance center.

5 7. The remittance apparatus of claim 6, wherein the
processor is further configured to identify information of the
account number which corresponds to the single payment
remittance center and to select the single payment remittance
center based upon the identified information.

8. The computer implemented remittance payment process
of claim 7, wherein the identified information of the account
number includes one or more alphanumeric characters
identifying a single remittance center.

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SUB A2 9. The remittance apparatus of claim 6,
wherein the request for payment further includes
payment information, such as payor's name and address data;
and further comprising:
5 providing a database including payee records;

a mapping unit processing the payment information to produce an eleven digit zip code for the payee; and

10 a retrieval unit accessing the database to locate any payee records corresponding to the eleven digit zip code.

SUB C57 10. The remittance apparatus of claim 6, further comprising:

5 a verification unit to verify that the account number conforms to validation rules indicating expected values for fields of the account number; and

a modification unit to alter the account number according to alteration rules expressing processing requirements of a payee to create an altered account number.

11. An article of manufacture for processing payment information, comprising:

computer readable storage medium; and

a computer program stored on the storage medium;

5 wherein the stored computer program is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to:

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10 receive a payor request to make payment to a payee
having a plurality of payment remittance centers, the request
including information identifying a payor account number with
a payee;

process the account number to select a single
payment remittance center of the plurality of payment
remittance centers to which payment is to be made; and

15 generate a signal to direct payment to the single
payment remittance center.

12. The article of manufacture of claim 11, wherein the
computer program is further configured to cause the computer
to process the account number to identify information of the
account number and to select the single remittance center
5 based upon the identified information.

13. The article of manufacture of claim 12, wherein the
identified information of the account number includes one or
more alphanumeric characters identifying a single remittance
center.

SUB A3 14. The article of manufacture of claim 11, wherein the
computer program is further configured to cause the computer
to:

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5 receive a payor's payment information with the
 request for payment;

process the payment information to produce an eleven digit zip code for the payee; and

access a database of payee records to locate any payee records corresponding to the eleven digit zip code.

SUB C97 15. The article of manufacture of claim 11, wherein the computer program is further configured to cause the computer to:

5 transform the account number into an altered account number according to alteration rules stored in a database for each payee indicating a format in which a payee expects to receive an account number.

16. A system for processing payment information,
comprising:

a communications network;

a first network station, coupled to the network,

5 generating a payor's payment information, including payee name, address data prepared by the payor, and an account number, and communicating the payment information and the account number to the network; and

10 a second network station, coupled to the network,
receiving a payor's request for payment, the request including
information identifying the payor's account number with a
payee, the payee having a plurality of remittance centers,
processing the account number to identify a single remittance
center of the plural remittance centers to which payment is to
15 be sent, and directing payment to the single remittance
center.

17. The system for processing payment information of
claim 16, wherein a characteristic identifying the single
remittance center is located in the account number.

18. The system for processing payment information of
claim 17, wherein the characteristic of the account number
includes one or more alphanumeric characters identifying a
single remittance center.

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19. The system of claim 16, wherein:
the second network station further processes the payment
information to produce an eleven digit zip code for the payee,
accesses a database of payees to locate any payee records
5 corresponding to the eleven digit zip code.

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20. The system of claim 16, wherein:

the second network station further receives the payor's
account number, stores in a database alteration rules for each
payee indicating a format in which a payee expects to receive
5 an account number, and transforms the account number into an
altered account number according to the alteration rules.

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